

RECEIVED
CENTRAL FAX CENTER
FEB 20 2009

COVER PAGE

RESPONSE TO 37 CFR 1.121

Response to a Notice of Non-Compliant Amendment (37 CFR 1.121 to an RCE)

Date of Notice: 10 February 2009 (*mailing date approx.*)

Serial #: 10/759,145

Date of Last Filing: 27 January 2009

Title: HOME ASSET VALUE ENHANCEMENT NOTES (HAVENS)

Examiner: N. Subramanian

Art Unit: 3691

Customer #: 000064260

Attached material is response to Examiner's 8/22/08 Office Action

Dear Sir: This is a response to 37 CFR 1.121 for the above identified application. Per Examiner Subramanian's instructions, the RCE Claims have been listed without the changes showing (changes previously included in handwritten format submitted on 2/15/2009), and RCE Claims 1-6 are cancelled and new 7-12 RCE Claims submitted on 1/27/2009 are provided in "clean" format. In addition, S-signatures have been provided (first/last pages) with handwritten signatures. Please contact me immediately if there are any issues that would prevent you from making Examiner's Amendments (if necessary) to allow the patent to issue. Thank you...

END COVER PAGE

/Neil C. Schoen/

Neil C. Schoen

2/17/09

1 of 8